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FACSIMILE TRANSMITTAL PAGE

DATE: June 27, 2003
TO: Commissioner for Patents
Attn: Jeffrey C. Pwu
COMPANY: Commissioner for Patents
PAGES: 8 (including this transmittal page)
FROM: Chris N. Cravey
MESSAGE:

FAX: (703) 746-5566
PHONE:
CLIENT/MATTER: PRE556/1

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P.O. Box 1450
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on June 27, 2003

Date

Michelle Derlich

Signature

RE: U.S. Patent Application Entitled "Electronic Payment System Utilizing
Intermediary Account"
Serial Number: 09/734,988

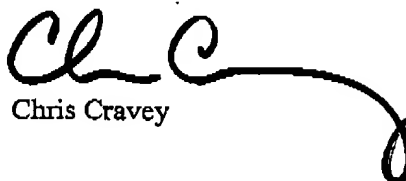
Dear Sir:

Please find enclosed the following documents for filing in the Patent and Trademark Office:

1. *Response to office action mailed April 4, 2003*

If any fees are required, please charge Deposit Account No. 22-0365, Attn: PRE556/4-002DIV.

Very truly yours,


Chris Cravey

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Enclosures

14/ENB
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Resnick et al.

Atty. Dkt. No.: PRE556/4-002DIV
(formerly 29279/3:3)

Serial No.: 09/734,988

Examiner: Jeffrey Pwu

Filed: December 11, 2000

Group Art Unit: 2164

Title: ELECTRONIC PAYMENT SYSTEM
UTILIZING INTERMEDIARY ACCOUNT

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on <u>June 27, 2003</u>	(Date)
<u>Michelle Derlich</u>	
Signature	

RESPONSE TO OFFICE ACTION MAILED APRIL 4, 2003

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This paper is submitted in response to the Office Action dated April 4, 2003, and the Examiner interview conducted June 23, 2003. The three-month date for response is July 4, 2003.

Reconsideration of the application is respectfully requested.

I. AMENDMENT

Please make the following amendments: